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PATENTS

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EXPRESS MAIL LABEL NO.: EL 793 628 205 US

PATENT APPLICATION

Docket No.: 14698.1.1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TRANSMITTAL FOR INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, DC 20231

Sir:

Transmitted herewith for filing and pursuant to 37 C.F.R. § 1.97 is an Information Disclosure Statement.

Enclosed also are the following designated documents, as required under 37 C.F.R. §§ 1.97 and 1.98:

X Form PTO-1449 list of 51 references submitted for consideration.

X Legible copies of the listed references or their relevant portions.

— All English translations of each nonenglish reference, if any, within the possession, custody, control or availability of anyone designated in 37 C.F.R. § 1.56(c) (see 37 C.F.R. § 1.98(c)).

The following are included within the Information Disclosure Statement if applicable and as required under 37 C.F.R. § 1.98:

— Concise explanation of relevance of each reference not in English and unaccompanied by an English translation.

- ___ Statement that certain listed references not enclosed are substantially cumulative of an enclosed reference.
- ___ Statement that certain listed references not enclosed were previously cited by or submitted to the Office in the identified prior application which is relied upon for an earlier filing date under 35 U.S.C. § 120.
- ___ Legible Copies of previously filed Information Disclosure Statement for application Serial No. _____, filed _____.

In order to secure consideration of the items designated above, one or more of the following, if required, is also enclosed:

- ___ Promptness Certification.
- ___ Check No. _____ in the amount of \$240.00 constituting submission fee under 37 C.F.R. 1.17(p);
- ___ Petition for Consideration and Check No. _____ in the amount of \$_____.
- X In the event that 37 C.F.R. § 1.97(c) applies and the Examiner is not satisfied that the Promptness Certification meets the requirements of 37 C.F.R. § 1.97(e), or in any other event remediable by a fee, please credit any over payment or charge any additional fees to Deposit Account No. 23-3178 of the undersigned.

Dated this 11th day of January, 2002.

Respectfully submitted,

R. Burns Israel

R. BURNS ISRAELSEN
Attorney for Applicant
Registration No. 42,685



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PATENT TRADEMARK OFFICE

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EXPRESS MAIL LABEL NO.: EL 793 628 205 US

PATENT APPLICATION

Docket No.: 14698.1.1



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Brian R. Gephart, et al.

Serial No.: 09/918,781

Filed: July 31, 2001

Confirmation No.: 3286

For: ELECTRONIC PAYMENT SYSTEM
EMPLOYING SELECTIVELY ACTIVATABLE
LIMITED-USE ACCOUNT NUMBER

Examiner: Unassigned

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INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. § 1.97

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

Please find, pursuant to 37 C.F.R. § 1.98(a)(1), the enclosed Form PTO-1449 which contains a list of all patents, publications, or other items that have come to the attention of one or more of the individuals designated in 37 C.F.R. § 1.56(c). While no representation is made that any of these references may be "prior art" within the meaning of that term under 35 U.S.C. §§ 102 or 103, the enclosed list of references is disclosed so as to fully comply with the duty of disclosure set forth in 37 C.F.R. § 1.56.

Moreover, while no representation is made that a specific search of office files or patent office records has been conducted or that no better art exists, the undersigned attorney of record believes that the enclosed art is the closest to the claimed invention (taken in its entirety) of which the undersigned is presently aware, and no art which is closer to the claimed invention (taken in its entirety) has been knowingly withheld.

In accordance with 37 C.F.R. §§ 1.97 and 1.98, a copy of each of the listed references or relevant portion thereof is also enclosed.

In accordance with 37 C.F.R. § 1.98(c), all English translations within the possession, custody, control or availability of anyone designated in 37 C.F.R. § 1.56(c) of each nonenglish reference, if any, are also enclosed.

Please credit any over payment or charge any additional fees to Deposit Account No. 23-3178 of the undersigned.

Dated this 11th day of January, 2002.

Respectfully submitted,



R. BURNS ISRAELSEN
Attorney for Applicant
Registration No. 42,685

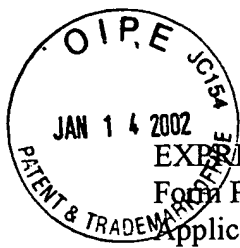


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EXPRESS MAIL LABEL NO.: EL 793 628 205 US
Form PTO-1449

Sheet 1 of 6

Applicant: Brian R. Gephart, et al.

Serial No.: 09/918,781

Att'y Docket No.: 14698.1.1

Filing Date: July 31, 2001

Group: 2164

Confirmation No.: 3286

For: ELECTRONIC PAYMENT SYSTEM EMPLOYING SELECTIVELY
ACTIVATABLE LIMITED-USE ACCOUNT NUMBER

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INFORMATION DISCLOSURE CITATIONS MADE BY APPLICANT

U.S. Patent Documents

<u>Examiner Initial*</u>	<u>Patent Number</u>	<u>Issue Date</u>	<u>Name</u>	<u>Class</u>	<u>Sub Class</u>	<u>Filing Date</u>
_____ A1.	4,868,376	09/19/89	Lessin, et al.	235	492	05/15/87
_____ A2.	4,791,283	12/13/88	Burkhardt	235	438	06/03/86
_____ A3.	5,412,192	05/02/95	Hoss	235	380	07/20/93
_____ A4.	5,146,068	09/08/92	Ugawa, et al.	235	441	11/28/90
_____ A5.	6,095,416	08/01/00	Grant, et al.	235	449	02/24/98
_____ A6.	6,125,192	09/26/00	Bjorn, et al.	382	124	04/21/97
_____ A7.	4,630,201	12/16/8	White	364	408	02/14/84
_____ A8.	4,825,050	04/25/89	Griffith et al	235	379	09/13/83
_____ A9.	5,251,259	10/05/93	Mosley	380	23	08/20/92
_____ A10.	5,478,993	12/26/95	Derksen	235	380	01/18/94
_____ A11.	5,530,232	06/25/96	Taylor	235	380	12/22/93
_____ A12.	5,591,949	01/07/97	Bernstein	235	380	01/06/95

Examiner:

Date Considered:

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



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EXPRESS MAIL LABEL NO.: EL 793 628 205 US
Form PTO-1449

Sheet 2 of 6

Applicant: Brian R. Gephart, et al.
Serial No.: 09/918,781
Filing Date: July 31, 2001
Confirmation No.: 3286
For: ELECTRONIC PAYMENT SYSTEM EMPLOYING SELECTIVELY
ACTIVATABLE LIMITED-USE ACCOUNT NUMBER

Att'y Docket No.: 14698.1.1
Group: 2164

_____ A13.	5,604,787	02/18/97	Kotzin et al	379	58	10/07/94
_____ A14.	5,627,355	05/06/97	Rahman et al	235	380	04/13/95
_____ A15.	5,677,955	10/14/97	Doggett et al	380	24	04/07/95
_____ A16.	5,692,132	11/25/97	Hogan	395	227	06/07/95
_____ A17.	5,715,399	02/03/98	Bezos	395	227	05/30/95
_____ A18.	5,727,163	03/10/98	Bezos	395	227	03/30/95
_____ A19.	5,793,028	08/11/98	Wagener et al	235	380	06/24/96
_____ A20.	5,351,296	09/27/94	Sullivan	380	24	03/29/93
_____ A21.	5,469,497	11/21/95	Pierce, et al.	379	115	08/04/94
_____ A22.	5,675,779	10/07/97	Doktor	395	604	05/11/95
_____ A23.	5,892,211	04/06/99	Davis, et al.	235	380	05/01/97
_____ A24.	5,577,121	11/19/96	Davis, et al.	380	24	06/09/94
_____ A25.	6,016,484	01/18/00	Williams, et al.	705	39	04/26/96
_____ A26.	5,907,597	05/25/099	Mark	379	93.03	02/23/96
_____ A27.	4,314,352	02/02/82	Fought	364	900	04/12/72

Examiner:

Date Considered:

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EXPRESS MAIL LABEL NO.: EL 793 628 205 US
Form PTO-1449

Sheet 3 of 6

Applicant: Brian R. Gephart, et al.

Serial No.: 09/918,781

Att'y Docket No.: 14698.1.1

Filing Date: July 31, 2001

Group: 2164

Confirmation No.: 3286

For: ELECTRONIC PAYMENT SYSTEM EMPLOYING SELECTIVELY
ACTIVATABLE LIMITED-USE ACCOUNT NUMBER

_____A28.	5,956,700	09/21/99	Landry	705	40	07/08/97
_____A29.	5,936,221	08/10/99	Corder, et al.	235	380	10/02/97
_____A30.	5,920,847	07/06/99	Kolling, et al.	705	40	10/07/96
_____A31.	6,021,202	02/01/00	Anderson, et al.	380	25	12/19/97
_____A32.	5,892,900	04/06/99	Ginter, et al.	395	186	08/30/96
_____A33.	5,937,396	08/10/99	Konya	705	43	12/04/96
_____A34.	5,963,647	10/05/99	Downing, et al.	380	24	06/17/97
_____A35.	5,984,191	11/16/99	Chapin, Jr.	235	493	08/06/97
_____A36.	5,903,881	05/11/99	Schrader, et al.	705	42	06/05/97
_____A37.	5,949,044	09/07/99	Walker, et al.	235	379	06/13/97
_____A38.	5,210,687	05/11/93	Wolfberg, et al.	364	408	02/15/91
_____A39.	4,994,964	02/19/91	Wolfberg	364	408	04/16/87
_____A40.	4,910,676	03/20/90	Allredge	364	408	03/30/87
_____A41.	5,883,377	03/16/99	Chapin, Jr.	235	493	11/20/95
_____A42.	4,839,504	06/13/89	Nakano	235	379	07/17/87

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Date Considered:

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Sheet 4 of 6

EXPRESS MAIL LABEL NO.: EL 793 628 205 US

Form PTO-1449

Applicant: Brian R. Gephart, et al.

Serial No.: 09/918,781

Filing Date: July 31, 2001

Confirmation No.: 3286

For: ELECTRONIC PAYMENT SYSTEM EMPLOYING SELECTIVELY
ACTIVATABLE LIMITED-USE ACCOUNT NUMBER

Technology Center 2100
Attorney Docket No.: 14698.1.1
Group: 2164

_____A43.	5,963,922	10/05/99	Helmering	705	35	02/26/97
_____A44.	5,659,165	08/19/97	Jennings, et al.	235	379	07/24/95
_____A45.	5,175,416	12/29/92	Mansvelt, et al.	235	379	05/17/91
_____A46.	5,326,960	07/05/94	Tannebaum	235	379	11/25/92
_____A47.	5,793,302	08/11/98	Stambler	340	825.34	11/12/96
_____A48.	5,825,003	08/10/99	Jennings, et al.	235	379	02/04/97
_____A49.	6,029,890	02/29/00	Austin	235	380	06/22/98

Foreign Patent Documents

<u>Examiner</u> <u>Initial*</u>	<u>Document</u> <u>Number</u>	<u>Publ.</u> <u>Date</u>	<u>Country or</u> <u>Patent Office</u>	<u>Sub</u> <u>Class</u>	<u>Class</u>	<u>Trans-</u> <u>lation</u>
_____A50.	1,161,457	06/26/89	Japan	012/16	G06F	Abstract

Other Documents

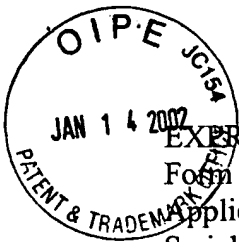
(including author (if listed), title, relevant pages, date of publication including at least month and year).

Examiner

Examiner:

Date Considered:

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



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JAN 22 2002, Sheet 5 of 6

Technology Center 2106
Atty Docket No.: 14698.1.1
Group: 2164

EXPRESS MAIL LABEL NO.: EL 793 628 205 US
Form PTO-1449

Applicant: Brian R. Gephart, et al.

Serial No.: 09/918,781

Filing Date: July 31, 2001

Confirmation No.: 3286

For: ELECTRONIC PAYMENT SYSTEM EMPLOYING SELECTIVELY
ACTIVATABLE LIMITED-USE ACCOUNT NUMBER

Initial*

A51. Landis, Ken; Consolidated Accounting Systems, MacUse, v6, n5, p172(6). May 1990.

References Cited by Applicants

While the filing of Information Disclosure Statements is voluntary, the procedure is governed by the guidelines of Section 609 of the Manual of Patent Examining Procedure and 37 C.F.R. §§ 1.97 and 1.98. To be considered a proper Information Disclosure Statement, Form PTO-1449 shall be accompanied by a copy of each listed patent or publication or other item of information and a translation of the pertinent portions of foreign documents (if an existing translation is readily available to the applicant), an explanation of relevance of each reference not in the English language, and should be submitted in a timely manner as set out in MPEP Sec. 609.

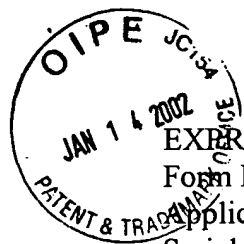
Examiners will consider all citations submitted in conformance with 37 C.F.R. § 1.98 and MPEP Sec. 609 and place their initials adjacent the citations in the spaces provided on this form. Examiners will also initial citations not in conformance with the guidelines which may have been considered. A reference may be considered by the Examiner for any reason whether or not the citation is in full conformance with the guidelines. A line will be drawn through a citation if it is not in conformance with the guidelines AND has not been considered. A copy of the submitted form, as reviewed by the Examiner, will be returned to the applicant with the next communication. The original of the form will be entered into the application file.

Each citation initialed by the Examiner will be printed on the issued patent in the same manner as references cited by the Examiner on Form PTO-892.

Examiner:

Date Considered:

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EXPRESS MAIL LABEL NO.: EL 793 628 205 US
Form PTO-1449

Applicant: Brian R. Gephart, et al.

Serial No.: 09/918,781

Filing Date: July 31, 2001

Confirmation No.: 3286

For: ELECTRONIC PAYMENT SYSTEM EMPLOYING SELECTIVELY
ACTIVATABLE LIMITED-USE ACCOUNT NUMBER

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Sheet 6 of 6

Att'y Docket No.: 14698.1.1

Group: 2164

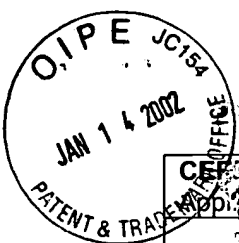
The reference designations "A1," "A2," etc. (referring to Applicant's reference 1, Applicant's reference 2, etc.) will be used by the Examiner in the same manner as Examiner's reference designations "A," "B," "C," etc. on Office Action Form PTO-1142.

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Examiner:

Date Considered:

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CERTIFICATE OF MAILING BY "EXPRESS MAIL" (37 CFR 1.10)

Docket No.
14698.1.1

Applicant(s): Brian R. Gephart, et al.

Serial No.
09/918,781

Filing Date
July 31, 2001

Confirmation No.
3286

Examiner
Unassigned

Group Art Unit
2164

Invention: ELECTRONIC PAYMENT SYSTEM EMPLOYING SELECTIVELY ACTIVATABLE LIMITED-USE ACCOUNT NUMBER

I hereby certify that the Transmittal letter (2 pages) (in triplicate); Information Disclosure Statement (2 pgs); Form PTO-1449 Listing all Cited References (6 pgs); Legible Copies of 51 Cited References; and postcard are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 in an envelope addressed to: The Assistant Commissioner for Patents, Washington, DC 20231 on Jan. 14th, 2002.

Dolly Burnett

(Typed or Printed Name of Person Mailing Correspondence)

Dolly Burnett
(Signature of Person Mailing Correspondence)

EL 793 628 205 US

("Express Mail" Mailing Label Number)